

**Information to identify the case:**

Debtor 1	<b>Douglas Robert Miedel</b>	Social Security number or ITIN	xxx-xx-2612
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	<b>15-24307-ABA</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Douglas Robert Miedel

9/4/20

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Douglas Robert Miedel  
DebtorCase No. 15-24307-ABA  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 24

Date Rcvd: Sep 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 06, 2020.

db Douglas Robert Miedel, 44 Driftwood Court, Glassboro, NJ 08028-2846  
 515650035 +Chase Bank, PO Box 740933, Dallas, TX 75374-0933  
 515650036 +Citadel Bank, 520 Eagleview Boulevard, Exton, PA 19341-1119  
 515751117 +National Collegiate Student Loan Trust 2004-1, Po Box 4275, Norcross, GA 30091-4275  
 515751115 +National Collegiate Student Loan Trust 2004-2, Po Box 4275, Norcross, GA 30091-4275  
 515650039 National Collegiate Trust, 1200 N 7th Street, Harrisburg, PA 17102-1419  
 515650040 Navient Solutions Inc, Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes-Barre, PA 18773-9430  
 515704784 +Navient Solutions Inc. on behalf of, PHEAA, Po box 8147, Harrisburg, PA 17105-8147  
 515810078 +Toyota Lease Trust, C/O Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 04 2020 23:52:55 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 04 2020 23:52:52 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 515850398 EDI: BANKAMER.COM Sep 05 2020 03:18:00 BANK OF AMERICA, PO BOX 31785, TAMPA, FL 33631-3785  
 515650034 EDI: BANKAMER.COM Sep 05 2020 03:18:00 Bank of America, N.A., Bankruptcy Department, NC4-105-02-99, PO Box 26012, Greensboro, NC 27420-6012  
 515650037 +EDI: CITICORP.COM Sep 05 2020 03:18:00 Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
 516556591 EDI: ECMC.COM Sep 05 2020 03:18:00 Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408  
 516556592 EDI: ECMC.COM Sep 05 2020 03:18:00 Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408, Educational Credit Management Corporatio, P.O. Box 16408, St. Paul, MN 55116-0408  
 515822811 +E-mail/PDF: resurgentbknofications@resurgent.com Sep 04 2020 23:56:46 LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587  
 515822810 E-mail/PDF: resurgentbknofications@resurgent.com Sep 04 2020 23:56:45 LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 515650038 +E-mail/Text: bk@lendingclub.com Sep 04 2020 23:53:20 Lending Club, 71 Stevenson Street Ste 300, San Francisco, CA 94105-2985  
 515845375 EDI: PRA.COM Sep 05 2020 03:18:00 Portfolio Recovery Associates, LLC, c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541  
 515650041 +E-mail/Text: bankruptcy@prosper.com Sep 04 2020 23:53:22 Prosper Funding LLC, 101 Second Street 15th Floor, San Francisco, CA 94105-3672  
 515650042 +EDI: SEARS.COM Sep 05 2020 03:18:00 Sears Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432  
 515650043 EDI: TFSR.COM Sep 05 2020 03:18:00 Toyota Motor Credit Corporation, PO BOX 8026, Cedar Rapids, IA 52408-8026  
 515793940 EDI: ECAST.COM Sep 05 2020 03:18:00 eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 06, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 24

Date Rcvd: Sep 04, 2020

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 4, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Francis Landgrebe on behalf of Debtor Douglas Robert Miedel flandgrebe@verizon.net,  
r61604@notify.bestcase.com  
Isabel C. Balboa ecmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A.  
josh.goldman@padgettllawgroup.com, bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation  
kmcDonald@blankrome.com, bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor Toyota Lease Trust kmcDonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
R. A. Lebron on behalf of Creditor BANK OF AMERICA, N.A. bankruptcy@feinsuch.com  
Sean M. O'Brien on behalf of Creditor BANK OF AMERICA, N.A. DMcDonough@flwlaw.com  
TOTAL: 10